Certificate Number: 05781-PAE-DE-038191839

Bankruptcy Case Number: 23-13196



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>February 16, 2024</u>, at <u>2:13</u> o'clock <u>AM PST</u>, <u>Jay Newswanger</u> completed a course on personal financial management given <u>by internet</u> by <u>Sage Personal Finance</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Eastern District of Pennsylvania</u>.

Date: February 16, 2024 By: /s/Allison M Geving

Name: Allison M Geving

Title: President